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Oriental Rugs and Hangings Sofa Pillows, Couch Drapes.

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A wealth of rich fabrics, rare in pattern and color. etc., etc.

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in every size and quality up-ward to silk mohair carpet sizes at from \$100.00 to \$200.00.

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BONDS

Little Stories of Daily Life

ored boy to collect his car fare. The boy thrust his hand confidently into his pocket and pulled out—nothing. He sprang to his feet and began a search of pockets, inside and outside, pockets in overcoat, pockets in inside coat, pockets in trousers. Nothing came of the search. He smiled sweetly, confidently, reassuringly. The conductor shifted to the other foot and brushed an imaginary something off of his face. The passengers put aside their morning papers and watched the incident. Telepathy got to work and there was a strained feeling of "I told you so," "grafter," "worker," "bet he hasn't any ticket or money," etc., etc. The car had gone by four blocks and the The car had gone by four blocks and the boy was starting on the fourth round of his pockets. His countenance still indicated perplexity and confidence. Still the conductor stood by patiently—or doggedly. Passengers could picture the conductor stopping the car, lecturing the boy and thrusting him off the car. The boy gave a low grunt of victory and handed the conductor—not a dirty car ticket or a grimy nicket—but a bright silver dollar! The passengers, with disappointment, turned their attention in other directions. They realized who the joke was on.

Election in Daviess County Called.

## 'CRADLE INSURANCE" AN INCENTIVE TO MURDER

INVESTIGATION BEING MADE IN THE EAST.

BUSINESS IN INDIANAPOLIS

The Lives of Twenty Thousand Children in This City Are

Twenty thousand Indianapolis children are insured, according to the figures of insurance men. Industrial insurance com-panies are doing a business amounting to

Insured.

100,000 a year in premiums on child risks in this city.

The recent disclosures in the Williams

cases in the East have aroused the insur-ance world to an appreciation of the spread of "cradle" insurance, as the busiess is technically called. One company alone is said to carry 1,000,000 such risks on its books. In Philadelphia the Indus-trial and Mutual Benefit Company is said to have 400,000 children under twelve years of age on its books.

In Indianapolis the business is divided In Indianapolis the business is divided between about ten companies having industrial insurance departments. The average payment on these policies is locents a week, and the companies have the parts of the city in which the industrial classes live raked clean.

A policy on which the payments are locents a week will mature in ten years, after which the full death benefit will be \$290\$.

In the East there is a secret investiga-tion of the incentive to murder under the 'cradle' insurance. Investigating officials do not hesitate to say that the practice of insuring children, as permitted by the laws of Penn-sylvania, is an incentive to child mur-der. As a result of aroused public sender. As a result of aroused public sentiment a number of insurance agents have vanished from their Philadeiphia haunts and several insurance offices, representing unreliable companies, have abruptly gone out of business. State and city officials, prominent insurance men and public-spirited citizens are insisting upon a prompt change in the laws to do away with "cradle" insurance, and to make all companies powerless to issue policies for children under an age limit to be fixed by legislative enactment. A hundred cases of sudden and unexplained deaths among children of the poor are being secretly investigated by the coroner. Bodies have been exhumed, and all that science can suggest is being done to wrest the secrets from a score of little graves.

WANT LAWS REPEALED. Missourians Opposed to Valued Policy

and Anti-Compact Laws.

JEFFERSON CITY, Mo., December 13.— The Butiness Men's League, of St. Louis, the Commercial Club, of Kansas City, and the Commercial Club, of St. Joseph, have inited in an address to Governor Dockery, of Missouri, asking hi mto recommend to ance and anti-compact laws now on the

ance and anti-compact laws now on the statue books. In this address they say: "These laws were passed by former Legislatures in the belief that they would help the merchant and the farmer to secure lower rates of ire insurance than then prevalied. They have not done so. On the contrary, they have resulted in higher insurance rates to all classes than were then being paid. The members of the organizations, the officers of which sign this memorial, have investigated this situation, being large insurers. We find that, after the passage of the laws in question, many insurance companies, representing most substantial insurance capital, claimed that the laws so increased the cost of doing business that they could not make a profit, and they accordingly withdrew from the State. This resulted in a considerable diminution of the insurance capital in the State. This resulted in a considerable diminution of the insurance capital in the State, and that which remained has not been sufficient to meet the demand for insurance. In consequence, the insurance rates have increased on all kinds of risks, and we see no prospect of reducing them unless we can increase the present supply of insurance capital. This we find can not be done if the fire insurance laws which we have described remain in force, and we earnestly ask that you will take this situation under your wisest consideration." tion."
Officials of the St. Louis Purchase Exposition Company are also exerting themselves to encouage a sentiment in the country districts for the repeal of these laws. Wholesale houses in St. Louis are mailing letters to their customers, and it is estimated that between 9,000 and 10,000 will be mailed from that city a ne.

FORMED A CONNECTION.

Cleveland and Life Assurance Co. CHICAGO. December 13.-A connection has been formed between the First Na-tional Bank, of this city, and the Equita-ble Life Assurance Society, of New York.

President J. B. Forgan was last week clected a member of the board of directors of the Equitable, and it is presumed this will lead to representation on the bank's board by the insurance society. It is rumored that about 1,000 shares of First National stock have been purchased for the Equitable people. The continued growth of the bank and the disposition of New York financial institutions to have close relations with Chicago banks, have led to the placing of considerable stock in New York Among New York capitalists now interested in First National are B. H. Harriman, J. P. Morgan, James Stillman, George F. Baker, Jacob Schiff and James A. Blair. elected a member of the board of directors

The Kansas Union Life.

TOPEKA, Kan., December 12.—The Kansas Union Life Insurance Company, of Toneka, which has been organized with of Topeka, which has been organized with a capital stock of \$100,000 and proposes doing an old-line business, is chiefy controlled by officers of the Kansas Mutual Life insurance Company.

As soon as arrangements are completed it is proposed to reinsure the business of the Kansas Mutual Life in the Kansas Union Life, turning over the assets approximating \$700,000 and the large insurance in force to the new company.

Fire Losses in Indiana.

Fire losses in Indiana for the month of November amounted to \$161,000, \$65,000 of which was on the Marion high school which was on the Marion high school. The heaviest loss of any State during that period amounted to \$500,000, the total for lows. For eleven months of 1902, total losses in the United States and Canada were \$134,644,350, \$14,000,000 less than the total for the same period last year.

Restrained from Buying Stock. A preliminary injunction restraining the directors and stockholders of the Prudential Insurance Company from buying stock in the Fidelity Trust Company, as contemplated in the plan of community of interests between the two companies, is still in force. It was granted by Vice-Chancellor Stevenson, of New Jersey.

To Insure Christian People. The Rev. Charles Sheldon, of Topeka Kas., is organizing a life insurance com-pany to write insurance only on the lives of Christian people who are total abstainers.

Xmas Stationery. liana Paper & Bag Co., 27 E. Maryland Razors and Barber Supplies.

PENNSYLVANIA LINES.

PENNSYLVANIA LINES.

Change of Time, Taking Effect Sunday December 14, 1902.

VINCENNES DIVISION.

Following trains discontinued: Nos. 6, 41, 42 and 63, and Martinaville.

and 63, and Martinaville.

Sunday, will leave Indianapolis 7:15 p. m., instead of 5:45 p. m.

No 46, daily except Sunday, will leave Spencer 5:00 a. m.; arrive Indianapolis 7:50 a. m.

No. 20 and II will run daily.

No. 30 and II will run daily.

No. 41:105 a. m., instead of 12:10 a. m.

LOUISVILLE DIVISION.—

No. 41:00 m. instead of 12:10 a. m.

No. 13 on Madison branch, discontinued, and No. 118 will run daily.

No. 14. Sunday only, will leave Indianapolis 18. Un Madison branch discontinued, and No. 118 will run daily.

No. 14. Sunday only, will leave Indianapolis 18. D. tread of 6:00 p. m.; arrive Indianapolis 18. D. tread of 6:00 p. m.; arrive Indianapolis 18. D. tread of 6:00 p. m.; arrive Indianapolis No. 341, Cambridge City branch, will leave

ANUMBUS 7:35 p. m.; arrive Cambridge Cit; 46 p. m. ICHMOND AND LOGANSPORT DIVISIONS BETWEEN CINCINNATI AND CHECAGO. A new train, No. II. north bonad Still

Tuesday, December 16, 1902, to points South, Southeast, Southwest, one way and round trip. See agents or address R. P. ALGEO, D. P. A. PENNSYLVANIA AND VANDALIA LINES.

Holiday Rates.

Tickets at fare and one-third for round trip,
December 24, 25, 31 and January 1. Return
limit January 2. Also, reduced rate tickets to
teachers and students, going home for vacation. Offices corner Illinots and Washington
sta, and Union station.

HOLIDAY EXCURSIONS. Via C., R. & D. Ry. One and one-third fare for round trip. Tickets sold Dec. 24, 25, 31 and Jan. 1. Final return limit Jan. 2. Similar rates to students and teachers to cover vacation period upon proper

HOLIDAY EXCURSIONS.

Via Monon Boute.

\$6.70-CHICAGO AND RETURN-\$6.70 Via Monon Route, Tickets sold Dec. 24, 25, 31 and Jan. 1. Fina imit Jan. 2.

\$4.40-Cincinnati and Return-\$4.40 \$4.40—Dayton and Return—\$4.40 \$8.40—Toledo and Return—\$8.40

\$7.70—Springfield and Return—\$7.70 Via C., H. & D. Ry. Tickets sold Dec. 24, 25, 11 and Jan. 1. Final init, Jan. 2. 9.60 - Detroit and Return-\$9.60

Indianapolis 13:30 p. m. Arrive Detrei

Call on us for information regarding hot water, steam and hot blast systems of heating for residences, stores, factories, etc. Examinour Imperial and Keystone heating boilers. W. H. JOHNSON & SON, Heating Contractors, 20

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The President's Message

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Special Excursion to Green, boro, N. C., Tuesday, Dec. 16, Leaving Indianapolis at 6:20 p. ms.
Special coaches will run through without change via Cincinnait, C. & O., and Southern Railway, reaching Greensboro 7 p. m., next day, in ample time to connect with trains for Winston, Salem, High Point, Salisbury, Burington and Durham. Call at Big Four offices or address Elwood Wilson, Noblesville, Ind.

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we will advance it to you on your FURNITURE, PI-ANO, HORSES, WAGONS, CARRIAGES, etc., without removal. We will give you from one month to one year to repay it in small weekly or monthly payments so you need not let the little ones' stockings go empty for the lack of money or an easy way to repay it. Your transactions are strictly confidential. Our large and long established business is a guaranty of courteous treatment and fair dealing. We also make loaps to honest salaried people on their

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4.00 s. m. Daily 7.40 s. m.
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5.00 p. m. Daily 10.55 p. m.
7.02 p. m. Daily 10.55 p. m. CH&D Five Trains To DAYTON. Acre Indianapolis
4.00 a. m. Daily
9.30 a. m.
10.40 a. m. Ex. Sun.
2.45 p. m. Ex. Sun.
5.00 p. m. Daily
11.35 p. m.

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